

Information to identify the case:

Debtor 1	<u>Alan J. Pate Jr.</u>	Social Security number or ITIN	xxx-xx-5014
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	24-22976-JCM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alan J. Pate Jr.

3/19/25

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Alan J. Pate, Jr.
Debtor

Case No. 24-22976-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

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Date Rcvd: Mar 19, 2025

Form ID: 318

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db	+ Alan J. Pate, Jr., 3000 Mintwood Drive, New Kensington, PA 15068-3457
16466960	+ Credit Management, PO Box 258011, Cleveland, OH 44125-8011
16466966	+ Patenaude & Felix, 501 Corporate Dr., Southpointe- Suite 205, Canonsburg, PA 15317-8584
16466965	+ Patenaude & Felix, 4545 Murphy Canyon Rd- 3rd Floor, San Diego, CA 92123-4363
16466995	+ UPMC, P.O. Box 371980, Pittsburgh, PA 15250-7980
16466991	+ UPMC, OSI Collection Services, 1375 E. Woodfield Road Ste, Schaumburg, IL 60173-6068
16466992	+ UPMC, c/o Powell Rogers & Speaks, 1 Fisher Street, Halifax, PA 17032-8845

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 20 2025 04:14:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:22:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 20 2025 00:21:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
16466955	+ Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:38:49	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16466953	+ Email/PDF: bncnotices@becket-lee.com	Mar 20 2025 00:26:29	Amex, P.o. Box 981537, El Paso, TX 79998-1537
16466958	+ EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16466957	+ EDI: CAPITALONE.COM	Mar 20 2025 04:14:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
16466961	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Management, P.O. Box 16346, Pittsburgh, PA 15242-0346

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16466959	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 20 2025 00:22:00	Credit Management, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
16466962	+ EDI: DISCOVER	Mar 20 2025 04:14:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
16466963	+ EDI: DISCOVER	Mar 20 2025 04:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
16466971	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2025 00:21:00	PNC Financial, Attn: Bankruptcy, 300fifth Ave, Pittsburgh, PA 15222
16466970	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2025 00:21:00	PNC Financial, Pnc Cb Investigations, Cleveland, OH 44101
16466973	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2025 00:21:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
16466972	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2025 00:21:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
16466964	^ MEBN	Mar 20 2025 00:13:47	Patenaude & Felix, 2400 Ansys Drive, Suite 402-B, Canonsburg, PA 15317-0403
16466969	+ Email/PDF: ebnotices@pnmac.com	Mar 20 2025 00:49:56	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
16466968	+ Email/PDF: ebnotices@pnmac.com	Mar 20 2025 01:03:53	PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
16466974	^ MEBN	Mar 20 2025 00:12:53	Revco Solutions, PO Box 163279, Columbus, OH 43216-3279
16466976	^ MEBN	Mar 20 2025 00:13:06	Revco Solutions, Po Box 2589, Columbus, OH 43216-2589
16466975	^ MEBN	Mar 20 2025 00:13:21	Revco Solutions, CBCS, PO Box 2724, Columbus, OH 43216-2724
16466978	+ EDI: SYNC	Mar 20 2025 04:14:00	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
16466979	+ EDI: SYNC	Mar 20 2025 04:14:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16466981	+ EDI: SYNC	Mar 20 2025 04:14:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16466980	+ EDI: SYNC	Mar 20 2025 04:14:00	Synchrony Bank/Lowes, Po Box 71727, Philadelphia, PA 19176-1727
16466982	+ EDI: WTRRN BANK.COM	Mar 20 2025 04:14:00	Target, Po Box 673, Minneapolis, MN 55440-0673
16466983	+ EDI: WTRRN BANK.COM	Mar 20 2025 04:14:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
16466985	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	Transworld Systems Inc, PO Box 15270, Wilmington, DE 19850-5270
16466986	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	Transworld Systems Inc., Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
16466987	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	Transwork Systems, 507 Prudential Road, Horsham, PA 19044-2308
16466988	+ Email/Text: bankruptcydepartment@tsico.com	Mar 20 2025 00:23:00	Transworld Systems, PO Box 15520, Wilmington, DE 19850-5520
16466990	^ MEBN	Mar 20 2025 00:13:07	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
16466996	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 20 2025 00:23:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536

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16466997	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 20 2025 00:23:00	UPMC, 600 Grant Street, Floor 56, Pittsburgh, PA 15219-2730
16466989	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 20 2025 00:23:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
16466993	+ Email/Text: amieg@stcol.com	Mar 20 2025 00:21:00	UPMC, c/o State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716-3314
16466994	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 20 2025 00:23:00	UPMC, Quantum I, 2 Hot Metal Bridge, Pittsburgh, PA 15203-2348
16466998	Email/Text: bkfilings@zwickerpc.com	Mar 20 2025 00:23:00	Zwicker & Assoc., 80 Minuteman Rd., Andover, MA 01810-1008
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
16466956	*+	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
16466954	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
16466967	*+	Patenaude & Felix, 2400 Ansys Drive Suite 402-B, Canonsburg, PA 15317-0403
16466977	*	Revco Solutions, Po Box 2589, Columbus, OH 43216-2589
16466984	##+	Transwold Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com, lemondropper75@hotmail.com
Charles O. Zebley, Jr.	on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com
Charles O. Zebley, Jr.	COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Lauren M. Lamb	on behalf of Debtor Alan J. Pate Jr. julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

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